

In re:
Christian W Malone
Debtor

Case No. 20-11511-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 27, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db	+ Christian W Malone, 66 N Elmwood Avenue, Glenolden, PA 19036-1927
14481506	+ Auto Use, Attn: Bankruptcy, 45 Haverhill St, Andover, MA 01810-1499
14491988	+ PNC Bank National Association, c/o Rebecca A Solarz, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14481511	+ Peoples Commerce, Inc., 1001 West Ridge Pike Rear, Conshohocken, PA 19428-1015
14481513	#+ Premium Auto, Pob 59, Prospect Park, PA 19076-0059

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Aug 28 2021 03:38:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Aug 27 2021 23:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 28 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 27 2021 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 27 2021 23:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14484951	+ EDI: AISACG.COM	Aug 28 2021 03:38:00	AIS Portfolio Services, LP, Account: XXXXXXXXX5231, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14481507	+ EDI: CAPONEAUTO.COM	Aug 28 2021 03:38:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14496430	+ EDI: AISACG.COM	Aug 28 2021 03:38:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14481508	+ EDI: IIC9.COM	Aug 28 2021 03:38:00	I.C. System, Inc., 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
14481509	+ EDI: IIC9.COM	Aug 28 2021 03:38:00	IC System, Inc, Attn: Bankruptcy, Po Box 64378, Saint Paul, MN 55164-0378
14490840	Email/PDF: resurgentbknofications@resurgent.com	Aug 27 2021 23:33:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14481510	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 27 2021 23:33:16	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC

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14504091	Email/Text: Bankruptcy.Notices@pnc.com	Aug 27 2021 23:28:00	29603-0497 PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14481512	Email/Text: Bankruptcy.Notices@pnc.com	Aug 27 2021 23:28:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14490763	+ EDI: LCIFULLSRV	Aug 28 2021 03:38:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14502200	+ EDI: AIS.COM	Aug 28 2021 03:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14481514	+ EDI: VERIZONCOMB.COM	Aug 28 2021 03:38:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14481516	Email/Text: bankruptcytn@wakeassoc.com	Aug 27 2021 23:28:00	Wakefield & Associates, Attn: bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
14481515	Email/Text: bankruptcytn@wakeassoc.com	Aug 27 2021 23:28:00	Wakefield & Associates, Po Box 50250, Knoxville, TN 37950
14485724	Email/Text: bankruptcytn@wakeassoc.com	Aug 27 2021 23:28:00	CEP AMERICA LLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
GEORGE R. TADROSS	on behalf of Debtor Christian W Malone gtadross@tadrosslaw.com r55386@notify.bestcase.com;robin@tadrosslaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	

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on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	Christian W Malone	Social Security number or ITIN	xxx-xx-5373
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-11511-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christian W Malone

8/26/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.